

*2007 Long-Term Care Rate Guide
Premium Rate Increase History Section
Company Explanation Section*

MONUMENTAL LIFE INSURANCE COMPANY

| <i>Policy Form</i> | <i>Explanation</i> |
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FPTQ (NC) 499 and FPTQ F (NC) 499, LTC 5 TQ (NC 86.1% rate increase is to be spread over 3 years at 23% each year

ML-LTCP TQ 197, ML-LTCP TQ898, FTQ 197, LT 72.8% rate increase is to be spread over 3 years at 20% each year

ML-LTCP TQ COMR (CA) 898, ML-LTCP TQ COM (The rate increase is due to worse than originally anticipated claims experience.